



CREDIT UNION

EAGLE RIVER



Kidz Cents



Volume 11, Issue 4

Newsletter Date: Christmas 2011

LUCKY BRANCH

CONTEST

Hey Kids!

Would you like to **WIN** some great Christmas presents this year?

How? That's simple!

Just help us decorate our Christmas Tree!



Christmas Adventures with Penny

Hi,

It's me, Penny! It's almost Christmas and I can't wait!

During the Christmas season,

Money like me does a lot of traveling.

People buy gifts for friends and family, and that means they sometimes spend a little more money than usual.

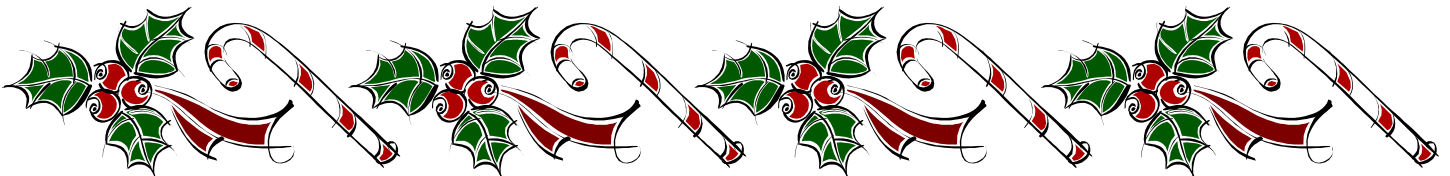
Lots of people save money throughout the year so they have money to buy presents for Christmas. Kids like you might save money in a piggy bank. You can put change like dimes, nickels and pennies in your piggy bank, and by December, you could have lots of money for presents.

Why not start now for next year? Merry Christmas, from Penny!



Contest Rules and Details:

1. You must be 12 years of age or younger
2. You or your guardian must be a member of Eagle River Credit Union
3. All decorations must be handmade
4. The winner will place his/her ornament closest to the pre-determined Lucky Branch.
5. The Lucky Branch winners will be revealed on December 22, 2011 at 12 o'clock Noon.
6. All decorations become property of Eagle River Credit Union





Christmas Craft Corner

Make your very own snow globe, to give to someone really special this Christmas.

What you need:

- Baby food jar
- Small plastic toys /figurines
- Silver or white glitter (or small beads)
- Corn syrup
- Super glue

What to do:

Glue the plastic figurines (such as Christmas village people) to the inside of the jar lid. Wait for the glue to dry.

Fill the jar almost to the top with corn syrup (leave a little room at the top), then add some glitter or beads. Put the lid on the jar and glue it around the edges. Leave it to dry.

Once it is dry turn the globe over and give it a shake to see a blizzard!

Christmas Trivia

- How many wise men visited the baby Jesus?
- What is the world's most widely sung Christmas carol?
- Who said these famous words - "Bah Humbug"?

1. Three 2. Silent Night 3. Ebenezer Scrooge



Don't forget to write your letter to Santa this year. Do it early and he might write back! His mailing address is:

Santa Claus
North Pole
HOHOHO



The Tale of the First Christmas Tree

Once upon a time, a poor woodsman was making his way home on a bitter December night. He stumbled upon a small child who was lost, hungry, and crying.

Despite his own hunger, the woodsman took the child to his tiny home and shared what little bread he had.

The next morning, the woodsman awoke to find a beautiful, shining tree outside his door, hung with good food and warm clothing.

Was it Santa who brought the kind woodsman the tree? I guess we'll never know for sure.

Word Scramble

Rudolph accidently tipped over a bag of Christmas words. Now all the letters are mixed up. Can you help Santa put them back together?

- TNSAA _____
- ESVLE _____
- HTGSLI _____
- GTSCOKIN _____
- FGTSI _____
- ERDINERE _____
- GESLIH _____



Holiday Ha-Ha

1. What do you have in December that you don't have in any other month?

The letter "D".

2. Why does Santa go down the chimney?

Because it "soots" him.

3. Who is never hungry at Christmas?

The turkey... he's always stuffed!